

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Danielle Yvette Davies  
Debtor

Case No. 23-01194-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: May 31, 2023

User: AutoDocke  
Form ID: tele341

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Danielle Yvette Davies, 419 May St., Jermyn, PA 18433-2127
5544359	+ Carrie Gerding, 120 Corporate Blvd., Norfolk, VA 23502-4952
5544366	+ Earl Chubb, 419 May St., Jermyn, PA 18433-2127
5544368	+ FNCB Bank, 102 E. Drinker St., Dunmore, PA 18512-2432
5544371	+ Freeman Law, 210 Montage Mountain Road, Moosic, PA 18507-1787
5544374	+ Kristina Homoleski, PO Box 2121, Warren, MI 48090-2121
5544375	+ Lackawanna County Court of Common Pleas, 200 North Washington Ave., Scranton, PA 18503-1596
5544376	+ Lackawanna River Basin Sewer Authority, PO Box 280, Olyphant, PA 18447-0280
5544378	+ Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334
5544385	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5544358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 19:05:11	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5544360	+ Email/Text: bankruptcy@cavps.com	May 31 2023 18:51:00	Cavalry Portfolio Services, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
5544361	+ Email/Text: bankruptcy@cavps.com	May 31 2023 18:51:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
5544362	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 31 2023 18:51:00	Comenity, PO Box 182120, Columbus, OH 43218-2120
5544363	+ Email/Text: bankruptcy@consumerportfolio.com	May 31 2023 18:51:00	Consumer Portfolio Services, Inc., PO Box 57071, Irvine, CA 92619-7071
5544364	Email/Text: mrdiscen@discover.com	May 31 2023 18:51:00	Discover Bank, 6500 New Albany Road E., New Albany, OH 43054
5544365	+ Email/Text: mrdiscen@discover.com	May 31 2023 18:51:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5544367	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 31 2023 19:05:15	First Premier, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824
5544369	+ Email/Text: EBNBKNOT@ford.com	May 31 2023 18:51:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
5544370	+ Email/Text: Bankruptcy@Freedommortgage.com	May 31 2023 18:51:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
5544372	+ Email/Text: paparalegals@pandf.us	May 31 2023 18:52:00	Gregg Morris, 501 Corporate Drive, Southpointe Center Suite 205, Canonsburg, PA 15317-8584
5544373	Email/PDF: ais.chase.ebn@aisinfo.com	May 31 2023 19:05:20	JP Morgan Chase, PO Box 15369, Wilmington, DE 19850
5544377	+ Email/Text: bankruptcy@marinerfinance.com	May 31 2023 18:51:00	Mariner Finance, 8211 Town Center Drive,

5544379	+ Email/Text: bankruptcydpt@mcmcg.com	May 31 2023 18:51:00	Nottingham, MD 21236-5904
5544380	+ Email/Text: bankruptcydpt@mcmcg.com	May 31 2023 18:51:00	Midland Credit Management, Inc., 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
5544381	+ Email/PDF: cbp@onemainfinancial.com	May 31 2023 19:05:21	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
5544384	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 19:05:10	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5544383	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2023 19:05:10	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
5544382	+ Email/Text: csc.bankruptcyprocessing@amwater.com	May 31 2023 18:51:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
5544386	Email/PDF: ais.sprint.ebn@aisinfo.com	May 31 2023 19:05:10	Sprint, 6200 Sprint Parkway, Shawnee Mission, KS 66251
5544387	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 19:05:10	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
5544388	+ Email/Text: bncmail@w-legal.com	May 31 2023 18:51:00	TD Bank USA, N.A., PO Box 673, Minneapolis, MN 55440-0673
5544389	+ Email/Text: bankruptcy@bbandt.com	May 31 2023 18:51:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2023 at the address(es) listed below:

Name Email Address

Brett Freeman

on behalf of Debtor 1 Danielle Yvette Davies brett@freeman.law  
brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email

John J Martin

pa36@ecfcbis.com trusteemartin@martin-law.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

Date Rcvd: May 31, 2023

TOTAL: 3

User: AutoDocke

Form ID: tele341

Page 3 of 3

Total Noticed: 33

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE  
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

**Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.**

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Lawrence Frank	1-866-724-5066	1380190
Kara Gendron	1-877-715-0840	9994937
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
Lisa Rynard	1-877-810-1022	5894927
Jill Spott	1-888-802-9680	2175082
Lawrence Young	1-866-453-7506	2896054

tele341(01/22)